

20. (previously presented) The method of claim 1, wherein the encrypting includes encrypting with private key to private key encryption.

21.(presently amended) A method for using a computer system to implement a financial transaction, the method including the steps of:

using a browser to communicate value conveyance data to over the Internet;

implementing a redemption over the Internet with the value conveyance data communicated by the browser; and

reconciling the value conveyance for the redemption invisibly to the recipient by using the value conveyance data communicated by the browser.

II. REMARKS

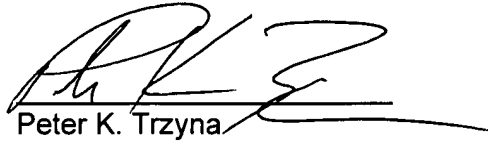
It is believed that no new matter has been added and that the amendment places the application in better condition for appeal. Respectfully, a Notice of Appeal is being filed herewith.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply or enter this filing that this shall be deemed a petition therefore. Please direct all communication to the undersigned at the address given below.

Respectfully submitted,

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